

**I Claim:**

1. (Currently amended) An apparatus for implementing [such] disposable financial tools, comprising;  
checking account or saving account and or credit card account issue by a bank or lender registered with a private or third party issuer or said bank or lender to/for issue/issuing disposable financial tools account means a central number (queen number or Qnumber) and or secondary number (Drone/Dnumber, E number or exit number);

electronic web card and or electronic web check to/for displaying disposable financial tools;

web payment gateway or payment register for customer user to enter a drone, bundled, check or exit/E number, sleek number and or billing data in/for a transaction;

a customer means a payer or an accountholder or user/end user registering or establishing an account with a private or third party issuer, lender and or bank means an issuer of disposable financial tools account wherein customer or user registered account is a checking, saving or credit card account said account is a purchase or payment account;

merchant registering or establishing an account said account is a depositing account;

a central number or primary number (Queen number/Q number) assign to the bank or lender routing or ABA number by the private or third party issuer;

a sleek check (midget check) and or sleek card gift card (sleek G) wherein the gift card and or sleek check monetary value is issued on said card or check by the account holder and or means that said card or check do not expired and or lost its monetary value if a purchase or payment is not made wherein the payer and or reception name is on said card and or check;

disposable financial tools means secondary number (Drone/Dnumber, E number or exit number) to displayed on a web check, web card and or with a web card or web check displaying bundled number or an exit number (drone number) wherein the Queen number/Q number is assign to the issuer of the user or payer (customer) checking, saving or credit card account routing (ABA) number on the disposable financial tool (DFT/IEI) network or private network in a database and or on the portable remote electronic financial apparatus unique to the queen number and or associated with the queen number wherein a specific working life numbers (drone/D number, exit number, E number, sleek number or secondary numbers) are assign to the user or customer queen number that is associated with the said customer or user account wherein the queen number joined with the drone number or come together to/they form a single bundled number wherein the bundled number and or drone numbers are printed and distributed on check style formatted cards and or cards carrying the Caribbean countries flag and or Caricom countries flag and or distributed on a portable remote electric financial apparatus with viewable screen, entry pad, censer transmitter/receiver

housing a user drone number, exit number bundled number, credit card, check or exit number, a clock, date, time and or an electronic checkbook with battery;

checking software to produce electronic checks;

a private or third party network (Iei/DFTnetwork) housing at least two database associated with customer/user drone and or bundled number with the provided financial account number that would be billed when a user or customer used a drone or bundled number on said network for a payment or pass wherein the said private network having operating and or application software to communicate with said apparatus.

2. (Currently amended) An apparatus for implementing disposable financial tools as recited in claim 1, wherein said drone number (Dnumber, E number, exit number, sleek number) unique to the queen number and or associated with the queen number said numbers are specific working life numbers assign to the customer or user queen number that is associated with the said customer or user financial account number wherein the queen number joined with a drone number or come together to/they form a single bundled number wherein queen number and or drone number is/are embedded inside a portable remote electronic financial apparatus on a chip means an advance storage device said financial apparatus is capable of storing multiple advance storage devices for/from multiple accounts issuers that is activated by a user when making payments or purchase with a single or multiple accounts issued by multiple issuers for a single purchase wherein using a number representing the issuing bank or lender on a IEI/private network said number is a queen number wherein a drone number or bundled number entered from said apparatus display by an end user must be the same and or exactly the matching number on the IEI/private network and or Banking network in order for the payment or transaction to be approved and or for the drone (exit) number to be place in inactive mode on the said apparatus, IEI/private network and or the banking network database.

3. (Currently amended) An apparatus for implementing disposable financial tools as recited in claim 1, wherein said electronic web card to/for displaying disposable financial tools means bundled number or an exit number (drone number) displayed on an apparatus screen or on a said card on said screen wherein an end user enter said displayed number on a web template payment gateway manually in a transaction said displaying bundled number or an exit number (drone number) is link to the provider of the financial account on the private network or third party provider network that provides the bundled or drone number wherein the private network or third party provider network housing a user or payer checking, saving or

credit card account integrate one of the said accounts with a bundled or drone (exit) number on said network in a transaction if approved one of the said financial account chosen by the payer or user a the transaction would be billed by said private network or third party provider network for the transaction amount paid wherein a purchaser or said apparatus user can view the merchant license number to identifying a merchant on said private or third party network or payment gateway network with their phone number and address of the licensee (merchant) wherein a user can check the authenticity of the license and or ID number of the merchant or payee on the Internet wherein merchants have the capability to choose the license and or other form to identify themselves on IEI/DFT private or third party payment gateway network, using numbers or combination of letters and numbers to obtain said license/merchant or payee ID means a text and or have the license merchant or payee ID (LMI/LMID) assign to them said card is a digital web card.

4. (Currently amended) An apparatus for implementing disposable financial tools as recited in claim 1, wherein said registering or establishing an account with a private or third party issuer or lender and or bank issuing disposable financial tools account wherein the account holder or end user using disposable financial tools with an account issued by a bank, lender and or private or third party issuer in a transaction on a payment gateway or check in or checkout gateway wherein disposable financial tools numbers meaning drone/exit number and sleek/check number become disabled or in-activate, altered or drop off, lock and or exile automatically from active duty in/from the account wherein an entered bundled number, drone number, amount and or apparatus number integrate on Iei network or private network or third party provider network then the account number and amount or account number and or Drone number and amount are pass or sent onto the merchant bank and card or check Interchange system, then goes onto card/check issuer for final processing.

5. (Currently amended) An apparatus for implementing disposable financial tools as recited in claim 1, wherein said a sleek check working 50% like a check and or 50% like a credit card in order to access its account wherein sleek check (midget check) is accepted without the payee endorsing said check neither payee deposit it in order for the payee to be paid wherein a midget check (sleek check) with magnetic strip covering its financial data wherein a check and or gift card (sleek card Gift card ) pre-issued to an account holder for account holder to reissue and or writes the recipient or third party name and dollar amount on

said check or card a gift card/gift check (sleek G) expiration date is issued on said card or check by the account holder instead of the account issuer wherein the sleek check has the capability to be added to/on conventional checking account/check by placing bundled and or Drone number on conventional check wherein making payment and or purchase with a disposable financial tools wherein an exit or drone number and amount is entered in a transaction wherein issued by multiple issuers a bundled number would be entered with the amount wherein an end user submit a Drone/ bundled number and or amount, integrate with the account number, issuer routing number and or apparatus number and or account number in the background which is unnoticed and or unseen to the end user and or merchant on IEI network or payment gateway and or other private network then merge into the banking system/merchants bank wherein using multiple lenders or issuers the bundled numbers integrate on a private network (IEI network) with the issuer or lenders routing number then merge the exit number and amount, issuer or lender routing number and the account number or link on IEI network and then onto or with the payment gateway into the banking system wherein DFT can be architecture for process only on IeI network (private network) or on an electronic payment gateway without going into the banking system using a single set of DFT with multiple accounts and or end user using account type when entering a bundled, drone or exit number by an end user entering name and address, then amount paying or transaction amount with a bundled or Drone number when process and approved IeI network/private network or payment gateway would send the transaction amount and financial account number end user subscribe provided for billing to or with a merchant bank to get into the banking system for processing wherein DFT carrying out transaction with queen and exit number without the end user revealing his account number to the seller or Web site using an IEI and or ISP card disposable financial tools does not reveals the account number in Internet transaction only end user specific card number (exit number) would be reviled to merchant in a transaction using IEI payment gateway said sleek check/ card or DFT check style formatted card is charge back by reentering the sleek/check number, bundled number or Drone number with the transaction amount and or approved number is an option wherein a Disposable Financial Tools, gift card with its cards pre-issued to account holders wherein a gift card from a financial account issued or reissued by the account holder and retain its value until first use said used card has a void box printed on it for a cashier to check void/used when said card/check is used wherein only the account holder has the power or control to write his gift card recipient

name and amount 24x7 on the gift-cards with a signature option without the help or making a request to the account issuer to do so an accountholder activating the dollar amount with the sleek card gift card number or sleek check (midget check) using a phone, ATM and or the Internet wherein an account issuer of (DFT) pre issue each financial account with at least one sleek gift card to the accountholder wherein the person receiving the Sleek-G will write his signature next to authorized signature said Sleek-G (gift card) is used until the value is used up without any penalty added for none usage means said gift card and or check never lost its/their value until it /their first usage wherein a sleek gift card and or sleek check does not expire before using and or comes with a pre value amount set by the account issuer in blank form or without a dollar value amount added or written to/on the card and or check when pre issue to an account holder means an account holder has a minimum denominator to put or write on said gift card and or midget check.

6. (Currently amended) An apparatus for implementing Disposable financial tools as recited in claim 1, wherein said a portable remote electronic financial apparatus having capability of Internet access update/download and voice/talk capability VIA Internet and with or without remote function said remote apparatus carry's financial numbers for savings account, credit card, Web card, web check, check book/check numbers wherein the financial numbers are displayed on said financial apparatus and or payment gateway that has capability to exchange information with each other VIA Internet, PC, payment register gateway and or other check in/checkout gateway wherein end user will also has the capability to put in/insert the total/value amount purchase/paying and or deposit amount on said remote apparatus/remote checkbook apparatus before and or after the said apparatus sends the Drone/exit, bundled and or check numbers to the payment gateway/register and or other check in/checkout gateway/register wherein automatically receiving/sending the purchase amount to and or from said apparatus will automatically be received/send back onto the said end user portable electronic financial apparatus with the seller/merchant name and or license number (ID) wherein a check/card numbers is used in a transaction, the check number and or the word used, end, and or paid would/may display on the apparatus viewable screen waiting for the end user to press/touch the save/record (S/R) button to record/save the used check/check number and the cash amount purchase/paid on the portable electronic web checkbook apparatus, depending on the version automatically recording the check number and amount on the portable electronic web checkbook apparatus remotely or remote electronic financial apparatus checkbook wherein the

clear/remove (C/R) button is press/touch to clear the viewable screen and or used Drone (exit/check) number said apparatus also has the capability of going into hibernated mode or sleep mode after pay/sent is press or touch wherein the hold button is not touch/press before pay/sent is touch/press said remote electronic financial apparatus is a portable electronic financial apparatus having the capability of Internet access update/download and voice/talk VIA Internet with or without remote function.

7. (Currently amended) An apparatus for implementing disposable financial tools as recited in claim 1, wherein said secondary (drone number, Dnumber, E number, (exit) number is entered on a payment gateway/register and or other gateway means a pass for a check in/checkout gateway to be viewed by a merchant in order for the central account numbers to be unseen by the merchant and or end user [and or] wherein said number is hidden in the background and or allowing it to be stimulated/popup from the database when a secondary (drone or bundled) number is entered correctly with the user name wherein a payer signature is added to an electronic check (electronic web check) on a portable remote electronic financial apparatus/portable devices display on screen with payer signature and issuer name depending on version/type of said apparatus, when a check button is press/touch sending the user signature to the displayed check.

8. (Currently amended) An apparatus for implementing disposable financial tools as recited in claim 1, wherein said distributed in check style formatted card and or having access to a payment gateway processing system giving access to using a check style formatted card and or a portable remote electronic financial apparatus with an embedded/reside software enabling the exit number on the portable remote electronic financial apparatus to display for transaction wherein enabling payer signature when using a check on a portable remote electronic financial apparatus would display on said check on said apparatus means said check number is a drone number send/submitted to integrate drone and or bundled number on lei/DFT (private) network for a/the first processing wherein the numbers are merge/sent to the merchant bank for second/final processing onto banking network.

9. (Currently amended) An apparatus for implementing Disposable Financial Tools as recited in claim 1, wherein said distributed in check style formatted card with third party AD (advertisement) or having third party ad on a financial card said third party Ads are not limited to financial company wherein DFT card(s) is not limited to a single drone or bundled number on a card said card comes in paper and or in plastic form

and or embedded on a portable remote electronic financial apparatus wherein apparatus is a hand held portable apparatus devices with financial account numbers used in person or on the web to carry out Internet transaction wherein transaction is carrying out without ever displaying the user account number and or routing number of the issuer during the transaction or process neither in a charge back process wherein disposable financial Tools (DFT) are charge back to an end user financial apparatus or account when a cashier/merchant open the payment gateway using return key or other form on the device and or entering the drone or bundled number wherein user would turn on his device and or press or touch used button to scanning the device for the drone or bundled number, merchant name, transaction amount and date, when found customer/user would press/touch send to send the said drone or bundled number, amount of the transaction for processing said portable remote electronic financial apparatus have the capability of embedding a battery affixed or non-affixed to the said electronic Web card apparatus wherein a financial card having the capability of carrying the Caribbean countries flag(s) and or Caricom countries flag and on portable remote electronic financial apparatus wherein the said apparatus carry's a hibernated personal journal/ hibernated date-book with calculator wherein menu program select button is press/touch to access the hibernated personal journal said journal also has the capability to carry school subjects names means math, English, Science and additional or other subjects related to school studies wherein apparatus also has the capability/process where by end user and or account issuer/distributor can enter/insert an apparatus unique number and or financial issuer IeI assign network number(s) or IeI assign routing number(s) allowed end user to choose the word/number and or words and numbers as/for apparatus unique number/license or unique number/license may be assign by distributor wherein issuer or lender IeI assign/routing number is entered on an electronic checkbook, electronic Web card and or portable remote or none remote electronic financial apparatus prompting the bundled, drone and or checks numbers automatically start from a standardized set method or per-issuer.

10. (Currently amended) An apparatus for implementing Disposable Financial Tools as recited in claim 1, wherein said checking, saving and or credit card account link with disposable financial tools wherein portable remote electronic financial apparatus is a portable remote or none remote electronic financial apparatus and or electronic Web card with its displayed drone and or bundled numbers used in person and or manually entered offline and or putting in /inserting on a payment gateway or register on the web

wherein the drone or bundled number (DFT) automatically debited its self or manually debited/posted on said apparatus before an end user can have access to used another check/Exit (Drone) number and or in another transaction means said apparatus contain central number (a primary number) or Queen number (Q number) assign to the accountholder or user checking, saving or credit card account number that is registered or established on the private or third party issuer, lender and or bank network or disposable financial tool (DFT/IEI) network database.

11. (Previously presented) An apparatus for implementing Disposable Financial Tools as recited in claim 1, wherein said check style formatted card that can be remove individually from a pack or individually allowed end user to reduce time entering excessive numbers in a transaction by entering only the Drone/bundled and or check number on a payment gateway in an online transaction or in person means the payer or said end user is registered or have an establishing account with a private or third party issuer, lender and or bank means an issuer of disposable financial tools account wherein customer or user register an account with a checking, saving or credit card account said private or third party issuer issue disposable financial tools account means bundled numbers and or Drone numbers (Dnumber, E number, sleek number or exit number) to a registered user or an account holder wherein a merchant establish an account with a disposable financial tools account issuer said merchant account is for depositing payment from disposable financial tools that is link to a user checking, saving or credit card account on/from a private or third party network, bank or lender network.

12. canceled.

13. (Previously presented) An apparatus for implementing Disposable Financial Tools as recited in claim 1, wherein said electronic web check is written on an electronic web checkbook on a portable electric financial apparatus wherein electronic web checks are written and or debited/posted automatically onto said electronic checkbook and or manually put in /inserted of the purchase and or payment value/amount on said electronic check/checkbook on said portable electronic financial apparatus for future record using its in put pad for offline registering of purchases and or payments on a portable electric checkbook apparatus and or a form of purchase and payment on Iei payment/purchase gateway (DFT) gateway after receiving the payee's name and or license number wherein user pressing save (S/R), debit, Web (w/I) or used, for the used check/Drone number to be debited on said electronic checkbook/financial device/ apparatus and or to



be cleared wherein checks are used in transaction without end user entering the issuer routing number and or his account number wherein cashier enter the transaction amount on the payment gateway for end user to press/touch the pay/send button to submit/send Drone/bundled number and or scanned/retrieve amount on his said apparatus with the merchant name and or license number on/from the payment gateway/register would displaying on the said device sending the Drone/bundled number unto the payment gateway/register the said electronic checkbook financial apparatus has the capability to awake and display its hibernated personal [organizer/date-book] journal to be viewed and used by end user when the menu button is press/touch and P/D button is touch/press.

14. (Previously presented) An apparatus for implementing Disposable Financial Tools as recited in claim 1, wherein said portable remote electronic financial apparatus means an electronic financial device or electronic device containing or having a private or third party issuer, lender and or bank disposable financial tools (DFT) on said device wherein the device display on its/a screen disposable financial tools associated with or link to the accountholder or user registered checking, saving or credit card account on the private or third party issuer network or on the lender and or banking network in a database wherein an electronic device means said apparatus displayed DFT or exit number (drone number) on its/a viewable screen wherein the apparatus user enter the displayed DFT or exit number (drone number) onto a payment gateway of a private or third party issuer, lender and or bank in order to make a payment or purchase means a user of said electronic device enters a displayed number from said device in an online payment gateway wherein the number entered from said electric displayed is correct to that of those in said disposable financial tools database with the user registered financial account would be billed or charge for the transaction.

15. (Previously presented) An apparatus for implementing Disposable Financial Tools as recited in claim 1, wherein said portable remote electronic financial apparatus a user would pressing and or touching Web (W/I) and or other account buttons after the portable remote electronic financial apparatus is unlock and or access is gain, type of account chosen/check, allowing the viewable screen to automatically display said account chosen with a DFT number to be used on the Web or in an offline purchase or payment transaction wherein the number has been used, end user would press/touch the used or S/R and or other button wherein

the apparatus would ask to enter payee name/license number end user will enter payee name/license number and press/touch save (S/R) to keep a record of the transaction.

16. (Previously presented) An apparatus for implementing Disposable Financial Tools as recited in claim 1, wherein said bundled and or Drone numbers from a displayed portable remote electronic financial apparatus are entered or used on an online payment gateway to access financial accounts without entering the account number wherein bundled number and Drone/D numbers are embedded/implanted with out the various accounts in/on said portable remote electronic financial apparatus wherein a private network or third party issuer, lender and or bank network means the issuer or network that issue disposable financial tool or (DFT/IEI) network having a database containing a registered deposit account for a merchant and or payment account for a user or payer registered with a checking, saving or credit card account linking to said user disposable financial tool in said user account.

17. (Previously presented) An apparatus for implementing Disposable Financial Tools as recited in claim 1, wherein said portable remote electronic financial apparatus used in a transaction an electronic Web card and or checking account/check book or other financial account using DFT wherein end user would point/display the device towards a payment gateway at check out, capturing the RFID/infrared signal from the pointed gateway/register to capture merchant number/license from the said pointed payment gateway with the gateway/register number onto the remote electronic financial apparatus wherein said apparatus drone/bundled number under black light and or none black light from said apparatus goes on standby indicates by displaying a light and or the word logon, ready/set wherein end user will press and or touch the pay/send button to send or submit the encrypted or scrambled check/check number and or card, Drone/bundled number to the payment gateway/register or other account on a check-in/check-out gateway or register apparatus.

18. (Previously presented) An apparatus for implementing Disposable Financial Tools as recited in claim 1, wherein said portable remote electronic financial apparatus is a portable electronic device means an apparatus carrying a passport, drivers license and or other photo ID embedded in said device or having a portable remote electronic financial apparatus carrying Government and or other photo I.D on the said portable electronic financial apparatus for checking in/check out gateway and or at a check point wherein the device display end user picture and ID number on the specific government and or organization viewable

screen wherein the portable electronic financial apparatus DFT numbers or check style formatted card wherein drone/bundled numbers or financial cards numbers on a card or display are used or from said device or apparatus in the purchasing and or refilling of Government pass or ticket, Metro cards or other cards and or pass VIA Internet by entering the card or used card number or partly used card number or Metro card number(s) and or with the option of the expiration date to purchase and or refilling said card or pass or adding monetary value via Internet to a card/pass or on a card used in an entry point, an entry pass or ticket and or Government pass or ticket and or none Government pass or ticket in an entry wherein user entering ticket or pass number or ticket/pass number and expiration date VIA Internet wherein ticket or pass not limited to check in or check out gateway wherein a user purchase access by refilling cards, Metro cards, tickets and or pass one must have an existing card or used card, Metro card, ticket or pass in order to add monetary value to the said ticket, pass or card or Metro card.

19. (Previously presented) An apparatus for implementing Disposable Financial Tools as recited in claim 1, wherein said check style formatted cards a user choose the format he wants to display his/a disposable financial tool on means a drone or bundle number displaying on/in an electronic web check format and or an electronic web card format on a portable remote electronic financial apparatus viewable screen wherein a use enter a displayed number from said electric displayed screen in/on an online payment gateway for an online or remote transaction to be process and or approved by a private network or third party issuer, lender and or bank network.

20. (Previously presented) An apparatus for implementing Disposable Financial Tools as recited in claim 1 wherein said web payment gateway or payment register having software capable of operating financial account, voice software, server software, device system software, WI-Fi software for remote communication wherein software architecture to/ for preventing multiple payments on multiple payment gateways and or card registers on a local area network (LAN) from reading, registering and or capturing the same signal/drone or bundle number together and or at the same time, from the same portable remote electronic check/checkbook, electronic Web card or portable remote electronic financial apparatus when used in a pass at checkout/check-in with drone and bundled numbers during checkout/check-in wherein the checkout/check-in gateway or payment gateway or card register and LAN database architecture to received and or captured and received a unique Drone/bundled number only once, from the said unique apparatus

with its apparatus number wherein a payment gateway/register captured and or received a Drone/bundled number, the rest of the gateways/registers on the said LAN are unable to register or record the same specific Drone/bundled number or number that is already taken/captured, registered or received by another gateway or register on the same LAN used as a pass or ticket with specific working life for drone/bundled or DFT number in transaction has the capability to be architecture for use on multiple gateways with or without time set and or different LAN and or have an electronic Web card or portable financial apparatus display and or pointed towards the/a specific card/check register/payment gateway displaying its RFID/infrared signal to the said payment gateway and or card(check) register door wherein the two device operating system is the same or when the corresponding signal from the said devices are compatible, same/matching and or correct with/to the payment gateway and or card/check register signal the payment gateway door will automatically open/unlock to receive the Drone/bundled number from the said device/electronic financial apparatus wherein the Drone/bundled number has been captured/collected and or send from under black light and or none black light on the said portable apparatus wherein the display viewable screen would show the word, read, done, ok, pass, fail or a light turns on automatically on the portable apparatus with green for ok and red for fail the user would press/touch ok/send button to clear the viewable display and or S/R for the Drone/bundled number to automatically be debited/posted on the checkbook and or on the said device or portable remote electronic apparatus wherein checking in/out and card/check register/gateway is in use with a Drone/bundled number said gateway/register does not capture/hold incoming and or other Drone/bundled numbers unless the current numbers that it hold's/captured, receive a send (pay) submit signal or other signal from the current said electronic Web card, checkbook apparatus said financial apparatus screen is cleared when send/pay and or clear is touch or press switching back to main menu automatically.

21 (Currently amended) The system for an apparatus for Disposable Financial Tools, comprising:

a private or third party issuer computer network or disposable financial tools network which may include a bank or lender network if said bank or lender issue disposable financial tools wherein said private network housing a database associated with the merchant, user and or banking network;

payment gateway that allows a user to access the payment system network means user making purchase on the said network by entering a Drone (exit number) and or bundled number that is in active mode on said

payment system wherein user or registered user do not required to login to their account to carryout a transaction;

disposable financial tools (DFT) means two sets of numbers are used in a transaction, bundled and or drone numbers wherein a bundled number is used said drone number drop off or automatically altered from active mode on the disposable financial tools network or private or third party issuer computer network;

central number means a primary number or Queen number (Q number) assign to the accountholder or user checking, saving or credit card account number that is registered or established on the private or third party issuer, lender and or bank network or disposable financial tool (DFT/IEI) network database;

database for depositing and or holding user drone and bundled numbers, registered or establish financial account number;

encrypted software to secure the system and or other software on the system, users data and or system data;

operating software to run the network system;

customers or users to establish accounts for depositing and or for purchase or payment;

merchant to offer goods and or services to payee;

checking software to produce electronic checks;

check style formatted cards and or cards carrying the Caribbean countries flag and or Caricom countries flag;

portable remote electronic financial apparatus with viewable screen, entry pad censer transmitter/receiver housing a user drone, bundled number, credit card, check or exit number, clock, date, time and or an electronic checkbook with battery;

custom software that associated with a user portable electronic financial apparatus carrying drone and or bundled number, an electronic web checkbook, and or electronic Web card allowing the portable remote financial apparatus and the payment gateway to communicate with each other during transaction wherein the payment gateway sends out a signal with its gateway or register unique number and or the payee or merchant name and or license number to [said] the portable remote electronic financial apparatus when the signal is received/captured (pickup) by the portable remote financial apparatus it displays its readiness to engage with the payment gateway by displaying the payee's name and or license number and or drone/bundled number or a light/word(s) ready to send or send/pay wherein end user will touch/press pay or send button to send the Drone (exit number) or bundled number onto the payment gateway or card register and or check in/out gateway or register;

checking account and or credit card account issue by a bank or lender registered with a third party issuer to/for issue/issuing disposable financial tools account means a central number (queen number or Qnumber) and or secondary number (Drone/Dnumber or exit number).

22. (Previously presented) The system for an apparatus for Disposable Financial Tools as recited in claim 21, wherein said payment gateways and or card registers on a local area network (LAN) from [reading] registering and or capturing the same signal/drone or bundle number together and or at the same time, from the same portable remote electronic check/checkbook, electronic Web card or portable remote electronic financial apparatus when used as pass at checkout/check-in with drone and bundled numbers wherein the checkout/check-in gateway or payment gateway or card register and LAN database architecture to received and or captured and received a unique Drone/bundled number only once, from the said unique apparatus with its apparatus number wherein a payment gateway/register captured and or received a Drone/bundled number, the rest of the gateways/registers on the said LAN are unable to register or record the same specific Drone/bundled number or number that is already taken/captured, registered or received by another gateway or register on the same LAN used as a pass or ticket with specific working life for drone/bundled or DFT number in transaction has the capability to be architecture for use on multiple gateways with or without time set and or different LAN and or have an electronic Web card or portable financial apparatus display and or pointed towards the/a specific card/check register/payment gateway displaying its RFID/infrared signal to the said payment gateway and or card(check) register door wherein the two device operating system is the same or when the corresponding signal from the said devices are compatible, same/matching and or correct with/to the payment gateway and or card/check register signal the payment gateway door will automatically open/unlock to receive the Drone/bundled number from the said device/electronic financial apparatus wherein the Drone/bundled number has been captured/collected and or send from under black light and or none black light on the said portable apparatus system the display viewable screen would show the word, read, done, ok, pass, fail or a light turns on automatically on the portable apparatus with green for ok and red for fail the user would press/touch ok/send button to clear the viewable display and or S/R for the Drone/bundled number to automatically be debited/posted on the checkbook and or on the said device portable remote electronic apparatus wherein checking in/out and card/check register/gateway is in use with a Drone/bundled number said gateway/register does not capture/hold incoming and or other Drone/bundled numbers unless the current numbers that it hold's/captured, receive a send (pay) submit signal or other signal from the current said electronic Web card, checkbook apparatus

said financial apparatus screen is cleared when send/pay and or clear is touch or press switching back to main menu automatically.

23. (Previously presented) An apparatus for implementing Disposable Financial Tools as recited in claim 1, wherein said disposable financial tools (DFT) means two sets of numbers, central or queen number, a secondary numbers (Drone/Dnumber, E number, exit number and or sleek number) wherein a queen number join with a drone number to makes up a bundled number wherein a user making a purchase or payment enter a bundled or drone number on a private or third party issuer network payment gateway (disposable financial tools network payment gateway) on line said bundled or drone number entered by the user would merge and or integrate with the said user checking, saving or credit card account that is registered with disposable financial tools payment network in a database where it makes or undergo its first processing step on the said DFT network wherein first step processing is approved wherein a bundled number been used in a transaction the drone number would drop off becoming invalid or inactive while the Qnumber remain active after said first processing on said DFT network is completed wherein the registered financial account chosen by the user during the transaction with the transaction amount, user name and or address would automatically be sent to the payee merchant bank onto a card interchange or check processor for the second or final step of processing.